and uncaring a person could be to do such a thing to a veteran patient. Second, it illustrates just how complacent the bureaucracy had become to let that behavior slide. And third, it is chilling to think that we would never have even known about it if not for a brave VA employee who walked into my Montgomery office and handed us a copy of the police report.

Thankfully, under the 2014 reform law, the director of the Central Alabama VA was fired in the wake of these exposures. That law took an important step toward speeding up the termination process for top officials. But did you know that he remains the only senior official fired as a result of the VA scandal?

Mr. Speaker, we all know that law did not go far enough. For one thing, it did not extend the strict accountability standards to rank-and-file employees. Senior managers aren't the only ones responsible for the failures at the VA. There has been a culture of complacency up and down the chain of command for a very long time, and the complicated process for disciplining or removing problem employees only makes it worse.

That law also didn't go far enough to protect whistleblowers. There is no question in my mind that without the courage of those who came forward to tell the truth, very little would have changed at the Central Alabama VA, if anything at all, yet those whistleblowers were the very targets of retaliation from supervisors and other officials.

Mr. Speaker, today we have the opportunity to take that next step on behalf of our veterans and those who are working to serve them. S. 1094, the Department of Veterans Affairs Accountability and Whistleblower Protection Act, grants the VA Secretary the power to fire, demote, or suspend any VA employee no matter their rank. The bill also increases protections for whistleblowers who put themselves at risk to improve the lives and care for veterans.

Let me say that most VA employees care a great deal about veterans and work very hard to provide the best service. It is not fair for the hardworking employees of the VA that a few bad actors get to evade punishment. The Secretary of Veterans Affairs, Dr. David Shulkin, has said he wants greater authority to remove bad employees as he sees fit. It is time for Congress to give him that authority and to let him know what we expect and that we expect him to use it.

Mr. Speaker, I urge my colleagues to do the right thing by our veterans, to pass this legislation today and send it to the President's desk.

CANARY IN THE OBAMACARE COAL MINE

The SPEAKER pro tempore. The Chair recognizes the gentleman from Tennessee (Mr. DUNCAN) for 5 minutes.

Mr. DUNCAN of Tennessee. Mr. Speaker, ObamaCare has created a healthcare crisis for the people in my district. Not long ago, I received this letter from one of my constituents in Knoxville: "I just read where Humana Insurance Company will not offer health insurance in any of the exchanges in 2018. This puts my wife in a predicament, as there will be no health insurance companies offering health insurance in 2018 in Knoxville at this time. We need help with this mounting issue, as I am sure there are a lot more of us in the same boat. When we first signed up for ACA insurance 3 years ago, her monthly premium was \$245. The second year it was \$660. This year it is \$963 a month. This is absolutely ridiculous for a person on a limited income."

Many thousands in Tennessee and across the Nation have very similar stories. My constituent was right. It is ridiculous. Now, even this expensive insurance will disappear, and there are a lot of people in the same boat as my constituent and his wife.

Because there has been so much publicity about how the Republicans now control both Congress and the White House, it seems a great many people do not realize that we are still totally and completely under ObamaCare. A bill was passed in the House, but a different version is being discussed in the Senate. So Republicans have not yet done anything to change ObamaCare. So if someone is still having trouble getting health insurance or is still paying too much for their insurance, it is still because of ObamaCare.

Just today, in the nonpartisan Capitol Hill newspaper, The Hill, is this headline, "Insurer exits bolster GOP case for ObamaCare repeal." Insurance companies are still pulling out right and left all over the country because of ObamaCare. ObamaCare is still imploding all over the country.

allegedly ObamaCare's compassionate regulations were supposed to guarantee access to healthcare for the sick. Instead, they have made access worse. Current propaganda seems to be some people persuading that ObamaCare is really protecting the people it claims to be, but Harvard and others are finding otherwise in their studies. They are finding that the ObamaCare regulations literally penalize insurers who offer quality coverage for the sick. This motivates insurers to offer only unattractive plans to people with expensive medical conditions.

The insurance company who offers the best plans ends up with the most—and the sickest—enrollees, and so the highest costs. Sadly, this is causing a race to the bottom. The ObamaCare regulations are causing everyone, including people with preexisting conditions, to have low-quality coverage or no insurance options at all.

ObamaCare's harmful government regulations have driven every insurer out of the marketplace exchange in 16 counties in the Knoxville region. For 43,000 Tennesseans—unless Blue Cross Blue Shield can come back into the area, which they are considering—there will be no exchange plans available after December.

But it is not just in Knoxville. Millions of Americans have only one insurer left in the exchange, if any. ObamaCare's regulations are driving out more and more insurers every day, leaving Americans with less choice and ultimately no choice.

Throwing more taxpayer money at this problem won't solve it. This will continue to happen all across this country as long as we have ObamaCare's harmful regulations on the books.

Knoxville, Tennessee, is the canary in the ObamaCare coal mine. Mr. Speaker, President Trump says he wants to repeal ObamaCare. He should send his healthcare people to Knoxville, talk and listen to our people, share my constituents' stories, show the American people that ObamaCare's regulations are the cause of our Nation's crisis and are limiting access to healthcare.

If President Trump goes before the Nation on national television and explains in understandable detail what is going on with ObamaCare now and how he is trying to fix it, the American people will rally once again to repeal ObamaCare's harmful government regulations

Mr. Speaker, I include in the RECORD this Wall Street Journal article written by Michael Cannon, director of health policy studies at the Cato Institute.

[From the Wall Street Journal, Feb. 28, 2017] HOW OBAMACARE PUNISHES THE SICK

(By Michael Cannon)

Republicans are nervous about repealing ObamaCare's supposed ban on discrimination against patients with pre-existing conditions. But a new study by Harvard and the University of Texas-Austin finds those rules penalize high-quality coverage for the sick, reward insurers who slash coverage for the sick, and leave patients unable to obtain adequate insurance.

The researchers estimate a patient with multiple sclerosis, for example, might file \$61,000 in claims. ObamaCare's rules let MS patients buy coverage for far less, forcing insurers to take a loss on every MS patient. That creates "an incentive to avoid enrolling people who are in worse health" by making policies "unattractive to people with expensive health conditions," the Kaiser Family Foundation explains.

To mitigate that perverse incentive, ObamaCare lobs all manner of taxpayer subsidies at insurers. Yet the researchers find insurers still receive just \$47,000 in revenue per MS patient—a \$14,000 loss per patient.

Predictably, that triggers a race to the bottom. Each year, whichever insurer offers the best MS coverage attracts the most MS patients and racks up the most losses. Insurers that offer high-quality coverage either leave the market, as many have, or slash their coverage. Let's call those losses what they are: penalties for offering high-quality coverage.

The result is lower-quality coverage—for MS, rheumatoid arthritis, infertility and other expensive conditions. The researchers

find these patients face higher cost-sharing (even for inexpensive drugs), more prior-authorization requirements, more mandatory substitutions, and often no coverage for the drugs they need, so that consumers "cannot be adequately insured."

The study also corroborates reports that these rules are subjecting patients to higher deductibles and cost-sharing across the board, narrow networks that exclude leading cancer centers, inaccurate provider directories, and opaque cost-sharing. A coalition of 150 patient groups complains this government-fostered race to the bottom "completely undermines the goal of the ACA."

It doesn't have to be like this. Employer plans offer drug coverage more comprehensive and sustainable than ObamaCare. The pre-2014 individual market made comprehensive coverage even more secure: High-cost patients were less likely to lose coverage than similar enrollees in employer plans. The individual market created innovative products like "pre-existing conditions insurance" that—for one-fifth the cost of health insurance—gave the uninsured the right to enroll in coverage at healthy-person premiums if they developed expensive conditions.

If anything, Republicans should fear not repealing ObamaCare's pre-existing-conditions rules. The Congressional Budget Office predicts a partial repeal would wipe out the individual market and cause nine million to lose coverage unnecessarily. And contrary to conventional wisdom, the consequences of those rules are wildly unpopular. In a new Cato Institute/YouGov poll, 63% of respondents initially supported ObamaCare's pre-existing-condition rules. That dropped to 31%—with 60% opposition—when they were told of the impact on quality.

Republicans can't keep their promise to repeal ObamaCare and improve access for the sick without repealing the ACA's penalties on high-quality coverage.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until noon today.

Accordingly (at 10 o'clock and 55 minutes a.m.), the House stood in recess.

□ 1200

AFTER RECESS

The recess having expired, the House was called to order by the Speaker at noon.

PRAYER

Reverend M. Davies Kirkland, Dulin United Methodist Church, Falls Church, Virginia, offered the following prayer:

Gracious and loving God, we offer thanks for this day that You have given us, a day full of new beginnings, opportunities, and potential for our country.

We ask Your blessings upon these Representatives, their staffs, and all here who work through government to serve people of varied traditions, faiths, and races.

Give them guidance and strength as they debate, deliberate, and make difficult decisions on laws which will govern our country. Give them patience and civility to listen compassionately, to show respect for each other, and to work together for the common good.

And, O God, give them hope. For though the path may seem perilous and the hurdles high, may hope sustain these public servants that they might accomplish the more perfect union that our forebears dreamed of: a more perfect union of justice, freedom, and liberty for all.

I pray this in Your Almighty name. Amen.

THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

Mr. WILSON of South Carolina. Mr. Speaker, pursuant to clause 1, rule I, I demand a vote on agreeing to the Speaker's approval of the Journal.

The SPEAKER. The question is on the Speaker's approval of the Journal.

The question was taken; and the Speaker announced that the ayes appeared to have it.

Mr. WILSON of South Carolina. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER. Pursuant to clause 8, rule XX, further proceedings on this question will be postponed.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentleman from South Carolina (Mr. WILSON) come forward and lead the House in the Pledge of Allegiance.

Mr. WILSON of South Carolina led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

WELCOMING REVEREND M. DAVIES KIRKLAND

The SPEAKER. Without objection, the gentleman from Virginia (Mr. BEYER) is recognized for 1 minute.

There was no objection.

Mr. BEYER. Mr. Speaker, I rise today to honor Pastor Dave Kirkland, who led us in the opening prayer. Pastor Kirkland is appointed as the pastor of Dulin United Methodist Church in Falls Church, Virginia, where he has been the pastor for the last 17 years.

Previously, he was appointed to Del Ray United Methodist Church in Alexandria, Virginia, for 6 years and associate pastor at Asbury United Methodist Church in Harrisonburg, Virginia, for 4 years.

Dave's passion in ministry is related to the great Commandment: to love God with all your heart, soul, and mind, and to love your neighbor as yourself.

This is articulated in preaching, raising money, and good deeds performed

by the congregation through reaching out to the lost and the least.

A highlight of this ministry of hope at Dulin: over 60 homeless persons each Sunday morning are served a breakfast, attend a worship service, and are given toiletries and assistance cards to purchase items at Giant Food.

Dulin is engaged in several local ministries, such as Homeless Shelter, Homestretch, Rebuilding Together, and Meals on Wheels; and he also supports a child rescue center in Sierra Leone.

Mr. Speaker, I am honored to welcome Pastor Dave today to the House of Representatives, and I personally thank him for offering the opening prayer.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (Mr. Huizenga). The Chair will entertain up to 15 further requests for 1-minute speeches on each side of the aisle.

FORT JACKSON CENTENNIAL

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, this month marks the Fort Jackson Centennial, a celebration of 100 years of military service and opportunity at that extraordinary post.

As the largest initial entry training facility for the Army, Fort Jackson has been a leader in training in military readiness. Indeed, Fort Jackson recently achieved a remarkable milestone, having trained an estimated five million soldiers.

I know firsthand of the dedication and capability of Fort Jackson. As a member of the Army Reserve and the South Carolina Army National Guard and a graduate of the Adjutant General School, I trained at Fort Jackson. Additionally, three of my four sons have served in the South Carolina National Guard, receiving world class training at Fort Jackson.

I have also seen how Fort Jackson supports the Midlands community, promoting civilian and military jobs, providing strong leaders and volunteers for our community, drawing millions of visitors. This is why the Midlands has worked hard to become the most military-friendly community in America.

Congratulations to General Pete Johnson for a strong command at Fort Jackson. I look forward to continued success for American families. Victory starts here.

In conclusion, God bless our troops, and may we never forget September the 11th in the global war on terrorism.

$\begin{array}{c} \text{COST-SHARING REDUCTION} \\ \text{PAYMENTS} \end{array}$

(Mr. GENE GREEN of Texas asked and was given permission to address